

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-13867-VFP  
Chapter: 7  
Judge: Vincent F. Papalia  
Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven Castronova  
26 Arnold Road  
West Milford, NJ 07480

Social Security No.:

xxx-xx-4477

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 16, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 13, 2020

JAN: wdh

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Steven Castronova  
DebtorCase No. 19-13867-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: clsnodscPage 1 of 1  
Total Noticed: 3

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db +Steven Castronova, 26 Arnold Road, West Milford, NJ 07480-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2020 01:09:17 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 14 2020 01:09:14 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

Anthony J. Sylvester on behalf of Creditor Lakeland Bank asylvester@shermanwells.com  
 David L. Stevens on behalf of Debtor Steven Castronova dstevens@scuramealey.com,  
 ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
 Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,  
 nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal  
 Eric Raymond Perkins eperkins@becker.legal,  
 nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal  
 Mitchell Hausman on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov  
 Rebecca Ann Solarz on behalf of Creditor The Money Source Inc. rsolarz@kmlawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
 Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2007-AB1 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9